

# Roth Conversion Strategies



August 2026. For Broker Dealer / RIA / Financial Professional use only. Securities offered through Concorde Investment Services, LLC (CIS), Member FINRA/SIPC. Advisory services offered through Concorde Asset Management, LLC (CAM), an SEC Registered Investment Advisor. Insurance Services offered through The Silbernagel Group Insurance Services LLC DBA Real Wealth Insurance (RWI). The Silbernagel Group, Inc. and RWI are independent of CIS and CAM.





**Jim Silbernagel**  
CFP®, CEPS, LACP, LUTCF®  
Founding Partner

- Holds his Certified Financial Planner® (CFP®), Certified Elder Planning Specialist (CEPS), Life & Annuity Certified Professional (LACP), and Life Underwriter Training Council Fellow® (LUTCF®) Designations
- Celebrated his 40<sup>th</sup> anniversary since entering the industry in 2025
- International Speaker at organizations including MDRT, Forum 400, NAIFA, FPA, and more
- Forum 400 Member (and previous Board Member) since 2001 - Forum 400 is an exclusive member-run community and organization for the top insurance services professionals in the United States
- Founder & Host of *Real Wealth®* and *Power Session LIVE*, which provide education and training for financial professionals



**Logan Wild**  
RICP®  
Lead Advisor, Partner

- 
- Holds his Retirement Income Certified Professional® (RICP®) Designation
  - Celebrated his 10<sup>th</sup> anniversary since entering the industry in 2026
  - Lead Advisor at The Silbernagel Group, predominantly working with clients to develop and implement their retirement plans
  - Presents on *Power Session LIVE*, showcasing to other advisors the difference they can make for clients using out-of-the-box tools and strategies

# THE TAX EXERCISE



**DELAY**



**REDUCE**



**ELMINATE**

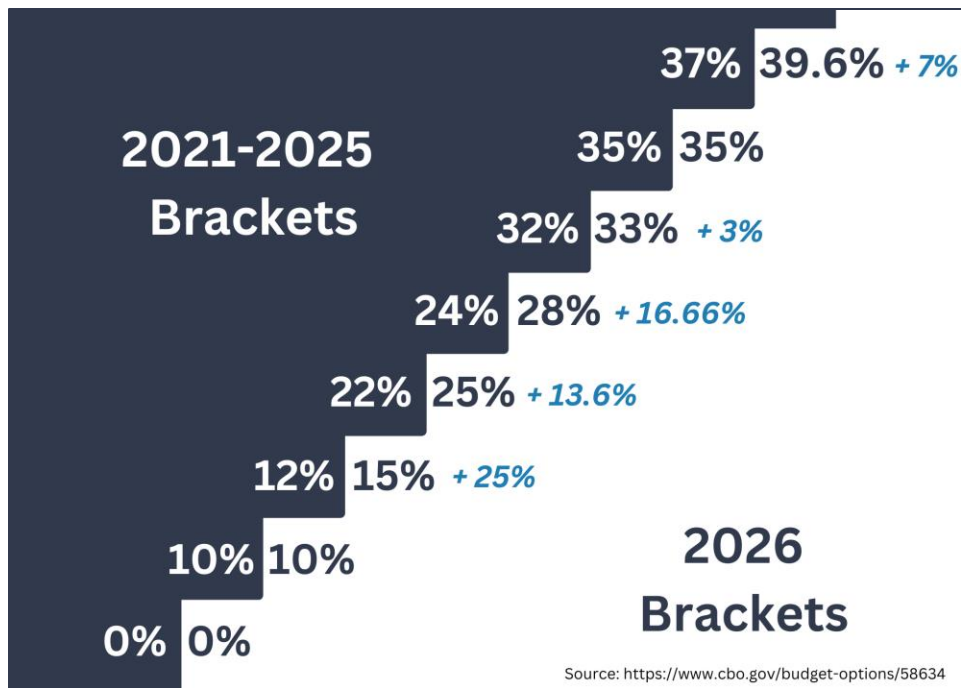
**1031** Capital  
Solutions



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# 2026: Dodged a bullet



## Actual 2026 Tax Rates

| Rate | Single              | Married             | Bracket |
|------|---------------------|---------------------|---------|
| 10%  | \$0 - 12,400        | \$0 - 24,800        | 1       |
| 12%  | \$12,401 - 50,400   | \$24,801 - 100,800  | 2       |
| 22%  | \$50,401 - 105,700  | \$100,801 - 211,400 | 3       |
| 24%  | \$105,701 - 201,775 | \$211,401 - 403,550 | 4       |
| 32%  | \$201,776 - 256,225 | \$403,551 - 512,450 | 5       |
| 35%  | \$256,226 - 640,600 | \$512,451 - 768,700 | 6       |
| 37%  | \$640,601 +         | \$768,701 +         | 7       |

## Previously scheduled 2026 Tax Rates

| Rate  | Single              | Married             |
|-------|---------------------|---------------------|
| 10%   | \$0 - 9,325         | \$0 - 18,650        |
| 15%   | \$9,236 - 37,950    | \$18,651 - 75,900   |
| 25%   | \$37,951 - 91,900   | \$75,901 - 153,100  |
| 28%   | \$91,901 - 191,650  | \$153,101 - 233,350 |
| 33%   | \$191,651 - 416,700 | \$233,351 - 416,700 |
| 35%   | \$416,701 - 418,400 | \$416,701 - 470,700 |
| 39.6% | \$418,401 +         | \$470,701 +         |

Based on taxable income.

Sources: <https://www.irs.gov/newsroom/irs-provides-tax-inflation-adjustments-for-tax-year-2023> / <https://barberfinancialgroup.com/tax-rates-sunset-in-2026-and-why-that-matters/>

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# Short Memories

## Highest federal marginal tax rate – 1944

- 94% for income above \$200,000
- Does not include state taxes

## How many years has an income tax decrease lasted?

- Average: 7
- Current record: 12

## IRMAA (Income-Related Monthly Adjustment Amount for Medicare Part B and D)

- Took effect in 2007 (19 years ago) for Medicare Part B. Part D IRMAA added in 2011
- IRMAA has evolved from a relatively small surcharge affecting only Medicare Part B to a multi-billion-dollar annual revenue source for the Medicare SMI Trust Fund today, driven by higher surcharges, Part D expansion in 2011, and increasing beneficiary counts.
- In 2007, a single filer earning more than \$200,000 MAGI paid \$67.90 monthly surcharge.
  - Today, IRMAA begins at \$109,000, with \$95.70 to \$578.00 monthly surcharges depending on MAGI

Sources: <https://taxproject.org/marginal-tax-rates-timeline/>; <https://planwithcardinal.com/medicare-irmaa/irmaa-a-history-and-its-impact-on-you-today/>; <https://pennycalc.com/medicare-irmaa-brackets/history/>

# Traditional (taxable) IRA accounts – what are some options?

## Option 1:

Do nothing  
(Let IRA grow, along with  
high tax consequences)

## Option 2:

Convert Traditional IRA to  
Roth IRA

## Option 3:

Convert to Traditional IRA  
(as in option 2), but at a  
discount

# The value of a Roth Conversion

Ex: 55 years old, living in CA (50% tax rate between federal & state), lives for 27 more years, 7% growth

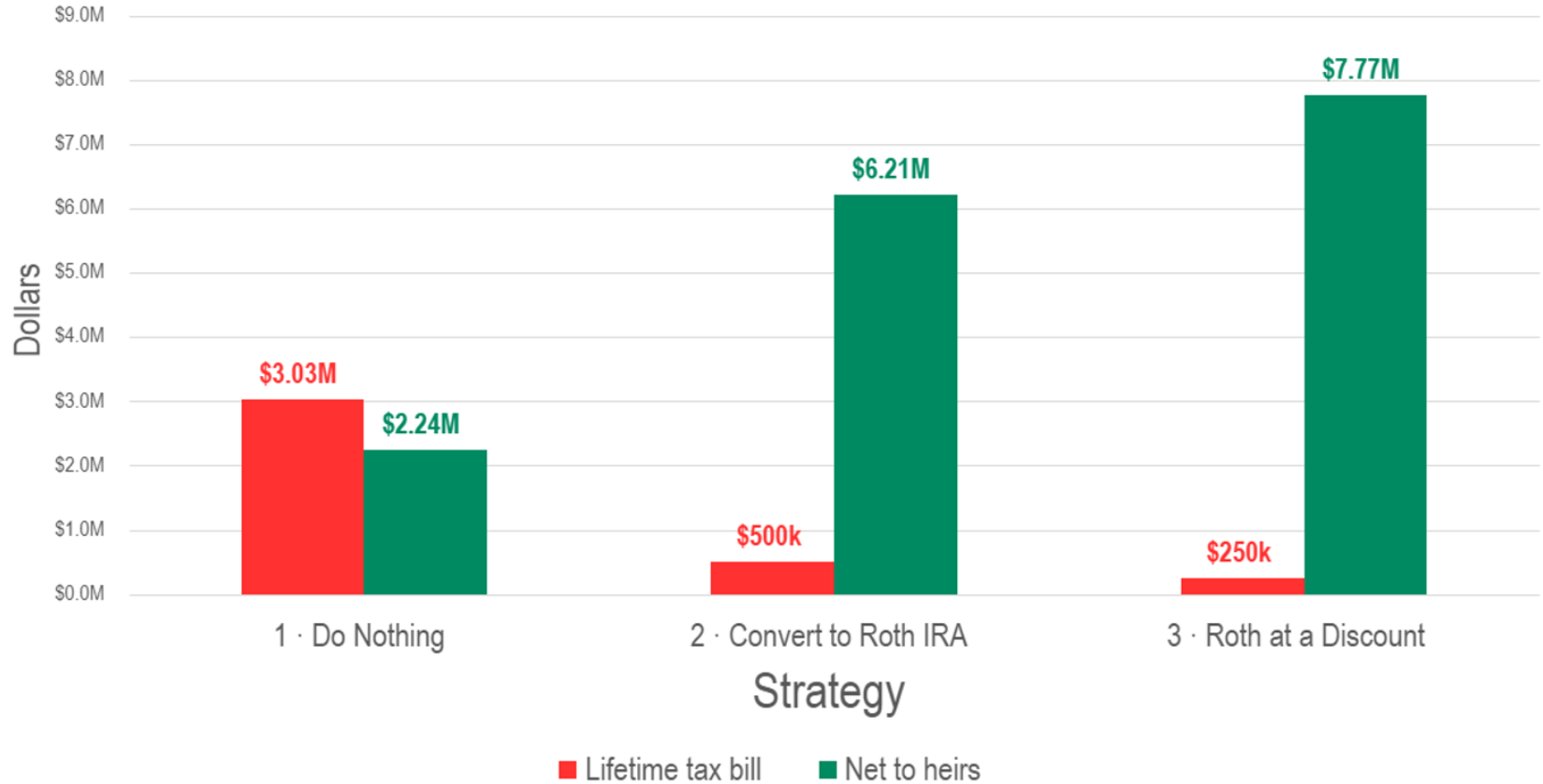
|                                     | Option 1:<br>Do Nothing            | Option 2: Convert to<br>Roth IRA | Option 3: Convert to<br>Roth at a discount                         |
|-------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|
| Initial value of<br>Traditional IRA | \$1,000,000                        | \$1,000,000                      | \$1,000,000                                                        |
| Cost of taxes<br>(Years 1-27)       | \$788,837<br>(paid in years 20-27) | \$500,000<br>(paid in year 1)    | \$250,000<br>(paid in year 1, \$250k<br>saved in taxes reinvested) |
| Account value Year 27               | \$4,476,115                        | \$6,213,868                      | \$6,213,868                                                        |
| Cost of taxes<br>(Year 27)          | \$2,238,057                        | \$0                              | \$0                                                                |
| Lifetime tax bill                   | \$3,026,894                        | \$500,000                        | \$250,000                                                          |
| <b>NET to heirs:</b>                | <b>\$2,238,057</b>                 | <b>\$6,213,868</b>               | <b>\$7,767,334</b>                                                 |

Source: Griffin Check In Roth Calculator Preferred Term F-shares

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## Lifetime Tax Bill vs. Net to Heirs



# What is a Roth Conversion?

**Pay taxes on the seed, and the crops grow free**



# How do you pay for the tax?

- Inheritance
- Non-qualified funds
- Reverse mortgage
- Bonuses



# Reasons to Consider a Roth Conversion

## How Much to Convert and When

- What is your tax bracket now and in the future?
- What will brackets be in the future?
- When IRAs are distributed, what will your tax filing status be – joint or single?
- What tax brackets will your heirs be in?
- What will distribution rules be for non spousal beneficiaries?
- Will Roth conversions be available in the future? Restricted? Eliminated?
- What will your Required Minimum Distributions (RMDs) be?
- Will RMDs create higher taxes on your non-IRA investments? Ex: Capital gains, qualified dividends, interest
- IRMAA (additional Medicare taxes) begins at \$109,000 for single and \$218,000 for married filing jointly
- Taxes on Social Security begin at \$25,000 of MAGI for single and \$32,000 for married filing jointly
- What assets are protected if extended long term care event?

***What makes sense in your personal financial situation?***

# Roth Conversions

## Potentially lower...

- Taxes on Social Security
- Taxes on investment income (Net Investment Income Tax of 3.8%)
- Additional surcharges on Medicare (IRMAA)
- Effective tax rate
- Taxes on inherited IRAs

## Other benefits:

- You gain control when taxes are paid, and at what rate



# So what's the best option for you?

## Option 1:

Do nothing  
(Let IRA grow, along with  
high tax consequences)

## Option 2:

Convert Traditional IRA to  
Roth IRA

## Option 3:

Convert to Traditional IRA  
(as in option 2), but at a  
discount

## Option 4:

Personalized strategy

# Complimentary Tax Reduction Assessment

## Identify strategies that may

- Reduce lifetime taxes
- Increase after-tax retirement income
- Improve wealth transferred to heirs
- Evaluate Roth conversion opportunities
- Minimize future tax surprises



**[SGAdvisor.net/Assessment](https://SGAdvisor.net/Assessment)**



"Jim Silbernagel and his team bring **unique strategies that you just don't see anywhere else.** They do what they say they're going to do - great people to work with."

**SCOTT BUSHKIE**

- Lifetime Certified Business Intermediary (CBI)
- Certified Exit Planning Advisor (CEPA)
- Lifetime Mergers & Acquisitions Master Intermediary (M&AMI)
- Managing Partner, Founder of Cornerstone Business Services, Inc.

# What To Expect

## COMPLIMENTARY

1

### Discovery Call

Call  
15 min

1. Identify top financial priorities
2. Review current financial situation
3. Introduce Roth IRA conversion checklist

2

### Advisor Assessment

Zoom  
60 min

1. Confirm priorities & situation
2. Complete Roth IRA checklist together
3. Determine if working together is a good fit

## OPTIONAL

3

### Comprehensive Analysis

1. Full scope engagement
2. Personalized analysis of multiple tax reduction strategies
3. Implementation service



**[SGAdvisor.net/Assessment](https://SGAdvisor.net/Assessment)**



Within a short time, they **helped me solve challenges I'd been dealing with for many years**. They are genuine people who really care, and with their expertise, have earned my trust.

**MARSHA MUENSTER**

- Partner | Chief Growth Officer, Cultivate
- 750+ five-star Google reviews from the businesses it serves
- Recognized Bx on the Inc. 5000 list of fastest-growing companies
- Advised 5,000+ businesses across all services



**Request Your Assessment**



**[SGAdvisor.net/Assessment](https://SGAdvisor.net/Assessment)**

**Contact our team:**

**[Hello@SGAdvisor.net](mailto:Hello@SGAdvisor.net) or (262) 626-8892**

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